

MARCH 2024



# UNLOCKING POTENTIAL

## A GENDER INCLUSIVE PRIVATE SECTOR FRAMEWORK FOR THE PACIFIC

### FIJI COUNTRY ASSESSMENT

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In this publication, \$ = United States dollar unless otherwise specified. F\$ = Fijian dollar.

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## ii. ABBREVIATIONS

ADB	-	Asian Development Bank
BPA	-	Beijing Platform for Action
CCF	-	Consumer Council of Fiji
CEDAW	-	Convention on the Elimination of All Forms of Discrimination against Women
COVID-19	-	coronavirus disease
CRPD	-	Convention on the Rights of Persons with Disabilities
DVRO	-	Domestic Violence Restraining Order
ECC	-	Early Childhood Care
ECD	-	Early Childhood Development
ERA	-	Employment Relations Act (Fiji)
EUS	-	Employment and Unemployment Survey
FAC	-	Fiji Agricultural Census
FAW	-	Food and Agriculture Organization of the United Nations
FBOS	-	Fiji Bureau of Statistics
FCCC	-	Fiji Competition and Consumer Commission
FDB	-	Fiji Development Bank
FHH	-	female-headed households
FNPF	-	Fiji National Provident Fund
FNU	-	Fiji National University
PPF	-	Fiji Police Force
FPO	-	Fiji Procurement Office
FRCS	-	Fiji Revenue and Customs Service
FY	-	fiscal year
GBV	-	gender-based violence
GDP	-	gross domestic product
GEWD	-	Gender Equality and Women's Development
GIPS framework	-	Gender-Inclusive Private Sector framework
GMAGs	-	Gender Mainstreaming Action Groups
GRB	-	gender-responsive budgeting
GWF	-	Graduate Women Fiji

HIES	-	Household Income and Expenditure Survey
ICT	-	information and communication technology
ICT4E	-	information and communications technologies for education
IFC	-	International Finance Corporation
ILO	-	International Labour Organization
IMF	-	International Monetary Fund
ITU	-	International Telecommunications Union
KPIs	-	Key performance indicators
LFPR	-	labor force participation rate
M&E	-	monitoring and evaluation
MEHA	-	Ministry of Education, Heritage and Arts (Fiji)
MITT	-	Ministry of Industry, Trade and Tourism (Fiji)
MOA	-	Ministry of Agriculture and Waterways (Fiji)
MSME	-	micro, small and medium enterprise
MTCA	-	Ministry of Tourism and Civil Aviation (Fiji)
MWCSP	-	Ministry of Women, Children and Social Protection (Fiji)
NDP	-	National Development Plan (Fiji)
NES	-	National Export Strategy (Fiji)
NEP	-	Fiji National Employment Policy
NFIS	-	National Financial Inclusion Strategy (Fiji)
NIIP	-	National Infrastructure Investment Plan
NGP	-	Fiji National Gender Policy
NSTF	-	National Sustainable Tourism Framework (Fiji)
OSC	-	Online Safety Commission (Fiji)
PDEP	-	Pacific Digital Economy Programme
PICs	-	Pacific Island Countries
PPA	-	Pacific Platform for Action on Gender Equality
PSDI	-	Pacific Private Sector Development Initiative
PWD	-	people with disabilities
RBF	-	Reserve Bank of Fiji
SDG	-	Sustainable Development Goal
SDP	-	Strategic Development Plan (Fiji)
SOPs	-	Standard Operating Procedures
SPC	-	Pacific Community

SOE	-	state-owned enterprise
STEM	-	Science, Technology, Engineering and Mathematics
TEP	-	Trade Enhancement Programme (Fiji)
UN Women	-	United Nations Entity for Gender Equality and the Empowerment of Women
UNCDF	-	United Nations Capital Development Fund
UNFCCC	-	United Nations Framework Convention on Climate Change
UNICEF	-	United Nations Children’s Fund
UNDP	-	United Nations Development Programme
WEPA	-	Women Entrepreneurs Business Council (Fiji)
WPA	-	Women’s Plan of Action (Fiji)
WTO	-	World Trade Organisation



# 1. INTRODUCTION

The private sector plays a crucial role in fostering economic growth and development. It is increasingly recognized that a gender-inclusive private sector is essential for sustainable and equitable progress. The Pacific Private Sector Development Initiative (PSDI) works with Pacific governments and private sector actors to promote an enabling environment that supports gender-inclusive private sector development and recognizes the valuable contribution of women as employees, consumers, entrepreneurs, and leaders, across all facets of the private sector.

To facilitate this work, PSDI has developed a comprehensive Gender-Inclusive Private Sector (GIPS) framework, to assess the level of gender inclusivity within the private sector enabling environment in the Pacific. The GIPS framework was developed through extensive literature review, consultations with stakeholders, and assessment of existing frameworks and relevant available data.

Great strides have been made in the Pacific over the past decade to address barriers to gender-inclusive private sector development, including through legislative and policy reforms. These reforms have included streamlining business registration and licensing processes, including through the introduction of online platforms, and have increased accessibility to services and information for women in rural and remote areas. Notably, many Pacific countries have enacted legislation and regulations to improve women's access to credit and capital by introducing secured transactions frameworks and alternative assessments of creditworthiness.

Building upon an analysis of the legal, structural, and cultural barriers that impede women's participation and advancement within the private sector, the proposed framework consists of seven dimensions (Figure 1, page 2). These dimensions serve as entry points for establishing an enabling environment that supports gender-inclusive private sector development.

The proposed framework serves as a checklist for Pacific governments to evaluate their progress in creating an enabling environment that supports gender-inclusive private sector development. It assesses the existence of conditions necessary to enable and support women's economic participation and advancement. Specifically, it prompts governments to assess whether they have taken the required steps to generate a policy, legal, regulatory, and institutional context that fosters equal participation and opportunity for women and men in the private sector.

While this framework has been developed for use across Pacific countries, it is essential to acknowledge the different levels of economic development within the region. Some conditions supporting gender-inclusive private sector development may be feasible across most, if not all, Pacific countries, while others may only be realistic within the region's larger, more developed economies.

The country-level framework assessment for Fiji, summarised in Table 1, was compiled based on a thorough review of publicly available sources, including legislation, policy, and strategy documents, as well as government reports. Additionally, valuable insights were provided by Pacific government officials to supplement desk-based research, ensuring the accuracy and relevance of PSDI's country-level assessments.

By employing this framework and assessment, Pacific governments can gauge their progress and identify areas that require further attention and improvement in creating a gender-inclusive private sector enabling environment. This assessment will contribute to the ongoing efforts to empower women economically and drive sustainable development in the Pacific region.

Figure 1: The Gender-Inclusive Private Sector Framework



Source: Pacific Private Sector Development Initiative.

Table 1: Fiji Framework Assessment Summary		
Dimension	Entry Point and Assessment	
1. GENDER EQUALITY CONTEXT	Constitution	
	Global gender equality commitments	
	National gender equality policies and legislation	
	Sex-disaggregated data	
2. WORKPLACE ENVIRONMENT	Global labor conventions	
	National labor legislation and policies	
	Access to formal care services	
3. BUSINESS ENABLING ENVIRONMENT	Business and/or company legislation	
	Business registration	
	Support to women entrepreneurs	
	Engaging the informal economy	
4. FINANCIAL INCLUSIONS AND ACCESS TO CAPITAL	Financial legislation and policy	
	Access to capital	
	Access to retirement funds	
5. PARTICIPATION IN KEY ECONOMIC SECTORS	Sector policies and strategies	
	Gender-responsive procurement	
	E-commerce	
	Trade policy and programs	
6. TECHNOLOGY AND THE FUTURE OF WORK	Digital access, legislation, and policy	
	Planning for the future of work	
7. LEADERSHIP, VOICE, AND CONSUMER RIGHTS	Strategies for private sector leadership	
	Voice in private sector policy and planning	
	Promotion of consumer rights	
Meets or exceeds framework assessment criteria	Partially meets framework assessment criteria	Does not meet assessment criteria or there is insufficient evidence to form an assessment

Source: Pacific Private Sector Development Initiative

## 2. PRIVATE SECTOR AND ECONOMY CONTEXT

Fiji comprises more than 300 islands in the Western Pacific, of which Viti Levu (10,389 square kilometers), Vanua Levu (5,587 square kilometers), and slightly more than 100 smaller islands are permanently inhabited. The estimated population exceeds 900,000,<sup>1</sup> with nearly 9 in 10 Fijians living on the two larger islands. Since 1960, Fiji's urban population has doubled, to account for nearly 60% of Fijians (World Bank n.d.a.). Among working-age Fijians (15 years and older), women slightly outnumber men in urban areas (51% to 49%) while in rural communities, men slightly outnumber women (52% to 48%) (Fiji Bureau of Statistics [FBOS] 2018).

Fijian society encompasses the indigenous iTaukei and Indo-Fijian communities<sup>2</sup> that, while culturally distinct, are patriarchal with gendered norms and values (Government of Fiji, Ministry of Women, Children, and Poverty Alleviation 2023); whereas men are the “breadwinners” and the leaders and decision-makers in their homes and communities, the traditional role of Fijian women is to reproduce and care for the family. Gendered norms affect women in the workplace (Government of Fiji, Ministry of Women, Children, and Poverty Alleviation 2023): unpaid care work and gender-based violence are principal reasons that women do not enter the workforce; stereotypes about what is appropriate for girls to study in school lead to women's occupational segregation in the workplace; discrimination based on gender affects the types of jobs women can find, how much they are paid, and whether they are promoted.

Fiji has made important progress toward its goal to build a knowledge-based society (Government of Fiji 2017). School completion rates are more than 100% at the primary level and 86% at the secondary level, and gender parity is 0.93 at the primary level and 1.10 at the secondary level. At the university level, women often outnumber men as students and graduates. There are, however, serious gender gaps in the science, technology, engineering, and mathematics fields at the secondary and tertiary levels and among tertiary-level students in technical and vocational education and training (Government of Fiji, Ministry of Women, Children, and Poverty Alleviation 2023).

Despite their educational achievement, many Fijians continue to lack job-ready skills (International Finance Corporation [IFC] 2022), making the school-to-work transition difficult particularly for young women (United Nations Children's Fund [UNICEF] 2019). This is reflected in the proportion of young people not in employment, education, or training; in 2019, this included 19% of Fijians aged 15–24 years, with a gender gap of 19% (Government of Fiji, Ministry of Women, Children, and Poverty Alleviation 2023). It is also reflected in labor force data: in 2019, 46% of Fijian women aged 15–64 years were economically active compared with 83% of their male peers (FBOS 2021). Moreover, women in the labor force are less likely to be employed: in 2019, 40% of women were employed compared with 78% of men (FBOS 2021).

Fiji has one of the most developed economies among Pacific Island countries and it serves as an economic hub in the region (IFC 2022). In 2018, Fiji experienced its ninth consecutive year of economic growth, building on political stability and increased productivity (IFC 2022). However, the economy contracted sharply in March 2020 when coronavirus disease (COVID-19) caused the government to close Fiji's international borders. The economic impact of the pandemic was compounded by the occurrence of three major tropical cyclones during April 2020–January 2021, highlighting the structural vulnerability of the Fijian economy to natural disasters and climate change.

1 The 2017 Population and Housing Census enumerated 844,877 people; the annual population growth rate is in the range of 0.6%–0.8%.

2 As of 2019, iTaukei accounted for 62% and Indo-Fijians for 34% of the population (FBOS 2021).

The key driver of the Fijian economy has been tourism. Prior to the pandemic, it accounted for nearly 40% of Fiji's gross domestic product (GDP) and employed, directly and indirectly, more than 150,000 people (Chanel 2020). Within weeks of the border closures, an estimated 115,000 people, one-third of Fiji's labor force, had lost their jobs, were placed on unpaid leave, or had their hours reduced, with the tourism sector most adversely affected (World Bank 2021). The resilience of Fiji's tourism sector is evident, however, in the rate of post-COVID-19 recovery: in the first half of 2023, the number of tourism arrivals surpassed the arrivals in the same period in 2019 (Reserve Bank of Fiji n.d. and World Bank 2023). This has supported recovery in complementary services such as wholesale and retail trade and transportation (Asian Development Bank [ADB] 2023). In 2020, Fiji's GDP growth rate was -17% (World Bank n.d.b.); by 2022, it had rebounded to 18.6% and was expected to achieve pre-COVID-19 levels in 2023 (World Bank 2023).

There are more than 24,000 micro, small, and medium-sized enterprises (MSMEs) in Fiji (Payne 2020); in 2018, they accounted for 97% of Fijian businesses, 36% of employment, and contributed 18% to GDP (Rokoua 2018). Half of Fijian MSMEs are owned by women, most of which are microenterprises that operate in the informal economy (Payne 2020); in 2018, only 19% of registered businesses were owned by women (ADB 2018). Women-owned MSMEs are diverse but tend to be concentrated in crowded, low-productivity sectors (Market Development Facility 2020). Many women prefer to operate their MSMEs in the informal economy (ADB 2018), a choice that facilitates their ability to work from home, generate income on an as-needed basis, and balance their domestic responsibilities and economic activities (ADB 2018).

Although agriculture contributes only a small proportion to Fiji's GDP (World Bank n.d.c.),<sup>3</sup> the sector, which includes fisheries and forestry, remains an essential source of income and food security for Fijians, particularly in rural areas. Within agricultural households, three-quarters of household members are engaged in agricultural value chains, including more than 60% of women household members (Government of Fiji, Ministry of Agriculture 2021). Women have traditionally engaged in subsistence farming and fishing to meet household needs; however, increasingly they are also producing for sale (Government of Fiji, Ministry of Agriculture 2021). Women producers and other women who act as traders account for about 80% of vendors in Fiji's municipal markets (United Nations Entity for Gender Equality and the Empowerment of Women [UN Women] 2021).<sup>4</sup> Women are also the majority of employees in agro-processing firms in Fiji (IFC 2022).

A recent analysis of opportunities to diversify Fiji's economy and strengthen private sector development has identified three sectors that offer—or have already demonstrated—the potential for women's entrepreneurship and employment (IFC 2022). Fiji has established itself as a preferred destination for global outsourcing services (Chand 2021); 25–30 global outsourcing service companies employ about 7,000 Fijians (IFC 2022), of which two-thirds are women (Government of Fiji, Ministry of Women, Children, and Poverty Alleviation 2023). Private sector participation in health care services delivery (including telehealth services) and the storage and distribution of pharmaceuticals can reinforce Fiji's health care system and its role as a regional health care hub (IFC 2022). It can also diversify opportunities for women, who are already 70% of the health workforce (IFC 2022), and 60%–90% of university students in medical and medical technology fields (Government of Fiji, Ministry of Women, Children, and Poverty Alleviation 2023). Agri-logistics is a sector that offers opportunities for rural women entrepreneurs and employees in businesses providing near-farm pre-cooling and aggregation services, particularly in production centers like the Sigatoka Valley and on Vanua Levu and more remote islands (IFC 2022).

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3 Agriculture is estimated to account for 9% of GDP, most of the value added associated with the sugar industry.

4 At the end of June 2021, 2,322 women accounted for 79% of vendors working in the 13 municipal markets who are involved in the United Nations Women (UN Women) Markets for Change project.

## 3. FIJI FRAMEWORK ASSESSMENT

### Dimension 1: Gender Equality Context



- 1.1 Constitution
- 1.2 Global Gender Equality Commitments
- 1.3 National Gender Equality Policies and Legislation
- 1.4 Sex-disaggregated Data

#### 1.1: Constitution

Assessment criteria	Fiji country assessment
The constitution specifically prohibits discrimination based on sex and sexual orientation and/or gender identity.	<p><b><i>Meets or exceeds assessment criteria</i></b></p> <p>The constitution specifically prohibits discrimination based on sex and sexual orientation and/or gender identity.</p>

- **Relevant legislation and policy**

- [2013 Constitution of the Republic of Fiji](#)

The Bill of Rights of the [2013 Constitution of the Republic of Fiji](#) accords Fijians the right to freedom from discrimination and stipulates that “a person must not be unfairly discriminated against, directly or indirectly on grounds of his or her actual or supposed personal characteristics or circumstances, including race, culture, ethnic or social origin, color, place of origin, sex, gender, sexual orientation, gender identity and expression, birth, primary language, economic or social or health status, disability, age, religion, conscience, marital status or pregnancy” [Section 26(3)].

## 1.2: Global Gender Equality Commitments

Assessment criteria	Fiji country assessment
The government has ratified and/or is a signatory to the Convention on the Elimination of All Forms of Discrimination against Women (CEDAW) and has agreed to implement the commitments outlined in the Beijing Platform for Action (BPA), and Pacific Platform for Action (PPA).	<p><b>Meets or exceeds assessment criteria</b></p> <p>The government has ratified/is a signatory to CEDAW, BPA, and PPA and has produced a national report within the past 5 years.</p>

The Government of Fiji has ratified or endorsed all major international and regional gender equality commitments.

- **CEDAW**

The Government of Fiji is a state party to the UN Convention on the Elimination of All Forms of Discrimination Against Women (CEDAW), having ratified the Convention in 1995. The government has submitted a total of five CEDAW periodic reports since ratification, the most recent, *Fiji - Fifth periodic report of States parties due in 2014*, in June 2016. In 2017, the Fiji NGO Coalition submitted a parallel report, the *2017 NGO Coalition Parallel Report to the UN Committee on the Elimination of Discrimination Against Women*. In 2018, Fiji submitted responses to comments and questions from the CEDAW Committee regarding information in its 5<sup>th</sup> periodic report.

- **BPA**

The Government of Fiji ratified the Beijing Platform for Action (BPA) in 1995. In 2015, Fiji collaborated with other Pacific Island Countries (PIC) to produce a regional report, *Beijing +20: Review of progress in implementing the Beijing Platform for Action in Pacific Island countries and territories*. In 2019, the Ministry of Women, Children and Poverty Alleviation issued *Beijing Declaration and Platform for Action: +25 Fiji Progress Report*.

- **PPA**

The Government of Fiji has endorsed the Pacific Platform for Action on Gender Equality (PPA), including its most recent iteration, *Pacific Platform for Action on Gender Equality and Women's Human Rights, 2018-2030*.

Fiji participated in a review of the PPA between 2005 and 2015 and reported in the *Review of the Revised Pacific Platform for Action on the Advancement of Women and Gender Equality*. Fijian respondents to a national survey included the Department of Women at Ministry of Women, Children and Poverty Alleviation, as well as several Fijian, regional, and international organizations promoting the empowerment of women of diverse identities.

While there is no specific mention of the PPA in the Fiji National Gender Policy, the policy priorities are aligned with those of the PPA.

### 1.3: National Gender Equality Policies and Legislation

Assessment criteria	Fiji country assessment
<p>The government has a dedicated ministry or department for gender equality and women’s empowerment and has adopted policies and/or legislation on:</p> <ul style="list-style-type: none"> <li>• gender equality,</li> <li>• gender-based violence, and</li> <li>• women’s economic empowerment.</li> </ul> <p>In addition, there is evidence that policy and/or legislation is being implemented, such as:</p> <ul style="list-style-type: none"> <li>• resources, such as budget and/or staff, are allocated towards the policy implementation,</li> <li>• a monitoring and evaluation framework is in place, and</li> <li>• review and/or reporting on implementation progress is undertaken.</li> </ul>	<p><b><i>Partially meets assessment criteria</i></b></p> <p>The government has a dedicated department for gender equality and women’s empowerment and has adopted policies and/or legislation in at least two of the key areas outlined in the assessment criteria, and there is evidence of implementation.</p>

- **Relevant legislation and policy**

- 5-Year & 20-Year National Development Plan, 2017-2036
- Fiji National Gender Policy
- Domestic Violence Act 2009
- Fiji National Action Plan to Prevent Violence Against All Women and Girls, 2023-2028

- **Ministry of Women, Children and Social Protection**

The Ministry of Women, Children and Social Protection (MWCSP)<sup>1</sup>, within which the Department of Women (DOW) is responsible for promoting gender equality and women’s empowerment. The DOW is one of three departments in the ministry.

- **Gender equality policy and/or legislation**

While there is no legislation specifically related to gender equality, the Government of Fiji’s 5-Year & 20-Year National Development Plan, 2017-2036 (NDP) defines Fiji’s development goals, and prioritizes inclusive socio-economic development and a strategic objective to increase gender equality. The NDP goals and strategies are closely aligned with the UN 2030 Agenda for Sustainable Development (the Sustainable Development Goals [SDGs]), including SDG 5, to achieve gender equality and empower all women and girls.

- **Standing Order No. 110(2)**

In 2014, the Fiji Parliament adopted Standing Order 110(2) that requires the six Parliamentary Standing Committees to scrutinize all proposed legislation “to ensure that full consideration will be given to the principle of gender equality...with regard to the impact and benefit on both men and women equally”. The Parliament has

1 Prior to 1 August 2023, the Ministry was known as the Ministry of Women, Children and Poverty Alleviation (MWCPA).



collaborated with the United Nations Development Programme (UNDP) to develop guidance for members of standing committees, including *Scrutinizing Legislation from a Gender Perspective: A Practical Toolkit* (2014) and *Oversight on the Implementation of the Sustainable Development Goals: Guidance Note for the Standing Committees of the Parliament of the Republic of Fiji* (2019). The Parliament has also established the online Gender Data Hub that provides links to Fijian and other sources of relevant gender data.

In 2014, the Government of Fiji adopted the Fiji National Gender Policy (NGP), a framework that shapes the government's response to working with partners across government and civil society to achieve an overall goal to promote gender equity, equality, social justice and sustainable development. The policy is consistent with CEDAW and other international commitments and national legislation. It adopts a dual approach of gender mainstreaming and gender-specific initiatives and sets out more than 100 policy recommendations in 19 key areas.

The NGP does not include an implementation plan, nor does it include any proposals for roles and responsibilities for MWCSP or other stakeholders or for estimated costs and budget allocations. The NGP proposes a monitoring and evaluation (M&E) process to ensure that gender has been mainstreamed in international policies, national sector policies and programs, and national laws.

In 2021, the MWCSP, in collaboration with the Ministry of Economy, initiated the Gender Transformative Institutional Capacity Development Initiative (ICD). This aims to enhance gender mainstreaming and roll out gender-responsive budgeting across government, with Phase 1 including training and established Gender Mainstreaming Action Groups (GMAGs) in participating ministries/agencies (Ministry of Women, Children and Poverty Alleviation 2022). Phase 2 is set to expand across all ministries.

The Women's Plan of Action (WPA 2009–2018) reflects the government's commitment to fulfilling its obligations to the CEDAW and the PPA. The WPA encompasses five priority areas and proposes five interagency taskforces to oversee these areas, but does not include cost estimates or budget allocations. The monitoring and evaluation (M&E) framework for the WPA calls for annual progress reporting by MWCPA and other relevant ministries and departments, with a full-scale review to be conducted every 3 years. A review of available MWCPA annual reports contains no specific information on work on or achievements of the WPA. In a July 2023 communication, a representative of the MWPCA indicated to the authors that the DOW plans to update the WPA in 2023 and to update the NGP in 2024.

- **Gender-based violence**

In 2009, a series of government laws addressed gender-based violence (GBV), including the Domestic Violence Decree that enables GBV victims to obtain a Domestic Violence Restraining Order (DVRO); the Crimes Decree that defines sexual offences, including expanding the definition of rape; and the Criminal Procedure Decree that establishes that no corroboration is required in sexual offence cases and no evidence of past sexual history is permissible. These were preceded in 2003 by the Family Law Act that established no fault divorce and with an amendment in 2012, recognized couples in *de facto* relationships.

The Fiji Police Force (FPF) has a no-drop policy that requires police and prosecutors to bring all domestic violence cases to court even when victims have withdrawn complaints. The FPF has also established a Sexual Offence Unit (SOU) to look after the needs of women and girls who are victims of sexual assault, with SOU branches in Suva, Lautoka, and Labasa. In 2021, the FPF issue new Standard Operating Procedures (SOPs) aimed at improving police services to communities including GBV-related services.

The MWCSP launched the National Child Helpline 1325 in 2015 and the National Domestic Violence Helpline 1560 in 2017. Information collected by the helplines also form part of a database on GBV. The ministry website (<https://mwpc.gov.fj>) provides lines to the hotline.

In 2018, the government launched the Fiji National Service Delivery Protocol for Responding to Cases of Gender Based Violence (SDP) and in 2023, the Fiji National Action Plan to Prevent Violence Against All Women and Girls, 2023-2028 (NAP), making Fiji the first Pacific island country to adopt a transformative, whole-of-government, evidence-based approach to prevent violence against women and girls.

- **Women’s economic empowerment**

The government does not currently have a standalone policy on women’s economic empowerment. In 2023, MWCSP will be requesting cabinet endorsement for the development of a National Action Plan on Women’s Economic Empowerment.

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## 1.4: Sex-disaggregated Data

Assessment criteria	Fiji country assessment
<p>The government has systems in place to support gender-inclusive private sector policy and planning including the collection, analysis, and report of:</p> <ul style="list-style-type: none"> <li>sex-disaggregated data on labour force participation,</li> <li>sex-disaggregated data on employment status, and</li> <li>sex-disaggregated data on micro, small and medium enterprise (MSME) ownership.</li> </ul>	<p><b>Partially meets assessment criteria</b></p> <p>The government collects, analyzes, and reports the data outlined in the assessment criteria, but sex-disaggregated data is not available for all data points.</p>

The [Fiji Bureau of Statistics \(FBOS\)](#) issues a range of annual and periodic reports that provide sex-disaggregated data on different aspects of the workforce and employment in Fiji.

- **Labor force participation**

The [2019-2020 Household Income and Expenditure Survey \(HIES\)](#) provides sex-disaggregated data at the national level and by age group for the labor force participation rate. The [2017 Population and Housing Census](#) provides comprehensive data on the Fijian workforce. Sex-disaggregated data sets are available for (i) the population aged 15 and over and (ii) the labor force including employed, unemployed, people outside the labor force and the labor force participation rate. Labor force data are further disaggregated by location, including urban/rural, Division, province, and town. In 2023, Fiji will conduct a labor force survey, with technical assistance from the International Labour Organization (ILO) (Prasad 2023).

- **Employment status**

Fiji has a relatively comprehensive collection of sex-disaggregated data on employment. The [2019-2020 Household Income and Expenditure Survey \(HIES\)](#) provides information at the national level, broken down by age group, on employment and unemployment rates. It also covers types of employment and poverty rates.

The [2015-2016 Employment and Unemployment Survey \(EUS\)](#) offers detailed data on the labor force, both in the formal and informal sectors. This data is further disaggregated by sex, age, location, and various employment characteristics, such as employment status, industry, and occupation. Additionally, it provides data on income, contract types, hours worked, and labor underutilization. While there was a delay in conducting the 2020 EUS due to COVID-19, a new EUS is expected in 2024.

Other reports, like the [Money Work, Formal and Informal Sector Employment report](#) and [Annual Paid Employment Statistics](#), offer further insights into the formal sector, including occupational segregation among women.

- **MSME ownership**

There are no official data reported on businesses by sex of owner, size, sector, or location (Fiji Women's Rights Movement 2021).

## Dimension 2: Workplace Environment



- 2.1 Global Labor Conventions
- 2.2 National Labor Legislation and Policies
- 2.3 Access to Formal Care Services

### 2.1: Global Labor Conventions

Assessment criteria	Fiji country assessment
<p>The government has ratified fundamental labor conventions, including:</p> <ul style="list-style-type: none"> <li>• Equal Remuneration Convention 1951 (No. 100),</li> <li>• Discrimination (Employment and Occupation) Convention 1958 (No. 111),</li> <li>• Workers with Family Responsibilities (No. 156), and</li> <li>• Violence and Harassment Convention 2019 (No. 190).</li> </ul>	<p><b>Partially meets assessment criteria</b></p> <p>The government has ratified fundamental labor conventions including at least one of the conventions listed in the assessment criteria.</p>

The Government of Fiji has ratified nine of the ten fundamental conventions including three of the four conventions included in this assessment:

- Equal Remuneration (No. 100) (ratified in 2002),
- Discrimination (Employment and Occupation) (No. 111) (ratified in 2002), and
- Violence and Harassment Convention (ratified in 2020).

The Government of Fiji was the second country to ratify the Violence and Harassment Convention (No. 190).

The Government of Fiji has not ratified the Workers with Family Responsibilities Convention (No. 156).

## 2.2: National Labor Legislation and Policies

Assessment criteria	Fiji country assessment
<p>The government has adopted national legislation and/or policy (that covers the private sector) on two or more of the following:</p> <ul style="list-style-type: none"> <li>• non-discrimination in employment based on sex,</li> <li>• equal remuneration,</li> <li>• paid maternity leave,</li> <li>• paid parental and/or family leave,</li> <li>• protection against sexual harassment in the workplace, and/or</li> <li>• gender-based violence in the workplace.</li> </ul> <p>In addition, there is evidence that policy and/or legislation is being implemented, such as:</p> <ul style="list-style-type: none"> <li>• resources , such as budget and staff, have been allocated for implementation;</li> <li>• a monitoring and evaluation framework is in place; and/or</li> <li>• review or reporting on implementation is undertaken.</li> </ul>	<p><b>Meets or exceeds assessment criteria</b></p> <p>The government has enacted national legislation and/or policy (that covers the private sector) in three or more of the key areas outlined in the assessment criteria.</p>

- **Relevant legislation and policy**

- Employment Relations Act
- National Policy on Sexual Harassment in the Workplace

- **Non-discrimination in employment**

The 2007 Employment Relations Act (ERA) prohibits discrimination in employment [Section 74]; it applies equally to people working in the public and private sectors. The “prohibited grounds for discrimination whether direct or indirect are actual or supposed personal characteristics or circumstances, including ethnic origin, color, place of origin, gender, sexual orientation, birth, primary language, economic status, age, disability, HIV/AIDS status, social class, marital status (including living in a relationship in the nature of marriage), employment status, family status, opinion, religion or belief” [Section 75].

- **Equal remuneration for work of equal value**

The ERA guarantees equal remuneration for work of equal value: “An employer must not refuse or omit to offer or afford a person the same rates of remuneration as are made available for persons of the same or substantially similar qualifications employed in the same or substantially similar circumstances on work of that description for any reason including the gender of that person” [Section 78].

- **Paid maternity leave**

The ERA provides that a female employee who has been employed for at least 150 days in the 9 months prior to the expected date of delivery is entitled to paid maternity leave, contingent on providing a medical certificate specifying the expected date of delivery. The Employment Relations (Budget Amendment) Act, 2018 expanded paid maternity leave from 84 days to 98 days. She is entitled to 100% of her regular pay for her first three births and half her regular pay for the fourth and subsequent births [Section 101(1-2)]. Further, a woman who returns to her employment after maternity leave must be appointed to the same or equivalent position held prior to the maternity leave without any loss of salary, wages, benefits, and seniority, or may be appointed to a higher position [Section 101(7)].

- **Paid paternity leave**

The ERA established that a male employee is entitled to paid paternity leave if his spouse or *de facto* partner is entitled to maternity leave or would be entitled if she were employed. The Employment Relations (Budget Amendment) Act, 2018 established paid paternity leave at 5 days, however Employment Relations (Budget Amendment) Act, 2022 reduced paid paternity leave “within the COVID-19 period” from 5 days to 2. This was further reduced to 1 day in 2022 where it remains. To date, there are no plans to reinstate the full 5 day entitlement.

As set out in the ERA, paternity leave is contingent on the employee having more than 3 months of continuous service with the same employer, him being a primary caregiver for his child, and his providing a medical certificate specifying the expected date of delivery. The leave can be taken any time during the 3 months prior to or following the birth of the child, in a lump sum or in shorter periods as agreed with the employer. He is entitled to 100% of his regular pay for the first three births and half his regular pay for the fourth and subsequent births.

- **Paid family care leave**

The ERA provides that any employee is entitled to annual paid family care leave to provide care or support to a member of his or her immediate family, subject to having been in continuous employment with the same employer for more than 3 months. The leave cannot be accumulated and any unused leave lapses in the following year. The Employment Relations (Budget Amendment) Act, 2018 established paid family leave at 5 days per year, however Employment Relations (Budget Amendment) Act, 2022 as with paid paternity leave, this was reduced “within the COVID-19 period” with no plans to reinstate the full entitlement.

- **Sexual harassment in the workplace**

Sexual harassment in employment and the workplace is covered in the ERA (Section 76) and in the 2009 Human Rights and Anti-Discrimination Commission Act [Section 19(2)]. Civil remedies for sexual harassment in the workplace are available under the ERA [Sections 110(1)(b) and 230] and the Human Rights and Anti-Discrimination Act [Section 50].

In 2007, the government adopted the National Policy on Sexual Harassment in the Workplace, pursuant to provisions of the ERA [Section 76(3)]. The national policy provides a definition of sexual harassment and a non-exhaustive list of what constitutes sexual harassment; it requires that every employer have an internal written policy and grievance procedure on sexual harassment; and it sets out the statutory rights of a victim of sexual harassment to bring a complaint or grievance under the Human Rights Act 1999, Crimes Act, and/or the personal grievance procedure under the ERA [Sections 109-114]. The Ministry of Employment e-government website ([www.employment.gov.fj](http://www.employment.gov.fj)) provides phone numbers, email addresses, and a contact form that can be used to contact government officials. The Government of Fiji was also the second country to ratify the ILO Convention 190 on violence and harassment in the workplace, as noted previously (see Section 2.i, above). Despite this, there is limited evidence of reporting and prosecution of cases of sexual harassment although, private corporations and sports leagues are increasingly instituting and enforcing policies to curtail workplace harassment (Government of Fiji, Ministry of Women, Children and Poverty Alleviation 2023).

- **Gender-based violence in the workplace**

Section 1.3 (page 8) provides information on legislation and policies related to the prevention and prosecution of gender-based violence that are applicable to gender-based violence in the workplace.

## 2.3: Access to Formal Care Services

Assessment criteria	Fiji country assessment
The government has costed legislation, policies, and/or programs in place (including in partnership with the private sector) to support and expand access to affordable care services (including childcare, aged care, and disability support) that are available to public and private sector employees.	<p><b>Partially meets assessment criteria</b></p> <p>The government has plans to develop legislation, policy, and/or programming to expand care services, but these have not yet been resourced or implemented.</p>

- **Relevant legislation and policy**

- [National Council for Older Persons Act 2012](#)
- [Fiji National Policy on Aging 2011-2015](#)
- [National Minimum Standards for Homes on the Care of Older Persons in 2018.](#)
- [Rights of Persons with Disabilities Act 2018](#)
- [National Policy on Persons Living with Disabilities 2008-2018](#)

The Government of Fiji has the following legislation and policies in place or under development related to the provision of care services in Fiji:

- **Aged Care**

The government has enacted laws and policies to protect the rights of older persons such as the [National Council for Older Persons Act 2012](#) and the [Fiji National Policy on Aging 2011-2015](#). The government has established standards and guidelines for the operation and management of aged care facilities with the launch of the [National Minimum Standards for Homes on the Care of Older Persons in 2018](#). The government has programs to strengthen the delivery of aged care services in Fiji but does not yet provide financial incentives for individuals/families or the private sector to make formal aged care services more affordable. The government runs the Care for the Elderly program that provides financial assistance of F\$100 per month, but this is only available to older persons who live alone or don't have relatives who can support them. Fiji's policy on aged care is currently under review.

- **Childcare**

In May 2023, the government endorsed a Guidance Note for the National Early Childhood Care Services Policy and Regulatory Framework that will form the basis for public consultations leading to the development of an early childcare services policy (Vula 2023). It built on previous research and reflected recommendations in the 2023 [Fiji Country Gender Assessment \(FCGA\)](#) to increase the availability and affordability of day care services.

A 2019 report from the International Finance Corporation (IFC) estimated there were 18 formal childcare service providers operating in Suva and Nadi, with costs ranging from F\$15 to F\$120 per day (IFC 2019). It found that 10% or fewer of working women use day care services, in part because services are only available in major urban centers and are expensive, but that 65-75% of them would use services if available.

The Ministry of Education, Heritage and Arts (MEHA) offers full-day day care services for children aged 2-6 years at 871 Early Childhood Care (ECC) centers distributed across Fiji (UNICEF 2017). Support for employer-provided day

care is increasing in Fiji with the state-owned Fiji Airways and private companies such as Vinod Patel and Packleader Pacific exploring options to provide day care for workers' children (Pratep 2023).

- **Disability Care**

The welfare of disabled persons in Fiji is governed by the Rights of Persons with Disabilities Act 2018 and the National Policy on Persons Living with Disabilities 2008-2018. The policy includes a strategic priority to provide effective education, services, and programs but this only relates to children. Care services for adults living with disabilities tend to be incorporated into those for older persons.

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## Dimension 3: Business Enabling Environment



- 3.1 Business Legislation
- 3.2 Business Registration
- 3.3 Support to Women Entrepreneurs

### 3.1: Business Legislation

Assessment criteria	Fiji country assessment
<p>Business laws allow men and women to start and operate a business in the same way, including:</p> <ul style="list-style-type: none"> <li>• women can register a business in their name, and</li> <li>• women can sign a contract in the same way as a man.</li> </ul>	<p><b>Meets or exceeds assessment criteria</b></p> <p>Business laws allow men and women to start and operate a business in the same way.</p>

- **Relevant legislation and policy**

- Companies Act 2015

There are no restrictions on Fijian women registering a business in their name or signing a contract.

The 2015 Companies Act is gender neutral, including with respect to how to register a company (Sections 20-24).

The 1891 Married Women’s Property Act guarantees that married women are capable of holding property and of contracting “in all respects as if she were a feme-sole” [Section 3(2)].

### 3.2: Business Registration

#### Assessment criteria

The government has adopted policies, systems, and processes to make business registration more accessible to women entrepreneurs, including three or more of the following reforms:

- Legislation, regulations, and/or procedures are in place that facilitate access to national identification card (or equivalent) required for registration.
- Online business registration applications are enabled.
- Sex-disaggregated data is collected and used.
- The cost of registration is reduced and/or fee-free registration is offered for women.
- Clear and simple instructions on the registration process are provided (including infographics and/or instruction videos).
- Outreach and/or information sessions for women on business registration are held (including in rural areas).
- Information and support is provided in locations and at times that are accessible for women.
- Research is conducted to better understand the barriers to women registering a business.

In addition, there is evidence of increased registration by women entrepreneurs following these reforms.

#### Fiji country assessment

**Partially meets assessment criteria**

The government has adopted 1–2 key areas to improve accessibility of business registration for women entrepreneurs.

- **Relevant legislation and policy**

- Companies Act 2015

The Government of Fiji has implemented procedures and online systems to facilitate the acquisition of a national identification card, which is free and links to various personal data (Kumar 2020). This card serves as a crucial requirement for business registration. Business registration, according to the 2015 Companies Act, mandates individuals to register a business name, and the process involves providing various documents, including a national ID card or alternative photo ID, Tax Identification Number (TIN) card/letter, and business name registration certificate. The cost for business name registration is F\$10 (VEP) for individuals and F\$100 (VEP) for firms, while registering a private company costs F\$45 (VEP).

Online business registration is facilitated through the digitalFIJI website, providing access to the Registrar of Companies Office, and the Ministry of Commerce, Trade, Tourism and Transport’s bizFIJI portal offers comprehensive information for both male and female sole traders, e-commerce businesses, and home-based businesses. Additionally, the process of obtaining a TIN, which is essential for business operations, can be done through the Fiji Revenue and Customs Service (FRCS) or the bizFIJI portal.

However, there are limitations in the system’s accessibility to women. Information is primarily available in English, and there are no evident outreach efforts targeting women. Additionally, there is a lack of sex- and age-disaggregated data on participation in outreach and training sessions. Furthermore, the Registrar of Companies Office does not publish reports or provide sex-disaggregated data on business registrations.

### 3.3: Support to Women Entrepreneurs

Assessment criteria	Fiji country assessment
<p>The government is implementing two or more of the following policies or strategies to encourage women’s entrepreneurship:</p> <ul style="list-style-type: none"> <li>• an MSME strategy (or similar) that proactively promotes the establishment, operation, or growth of women-owned and/or led businesses, including for the informal sector;</li> <li>• a competition policy that considers how to make markets more open to, and work more effectively for, women-owned and/or led businesses;</li> <li>• simplified tax regimes that apply to MSMEs, such as lower tax rates, tax exemptions, and/or other incentives;</li> <li>• a commercial dispute resolution process that is efficient, inexpensive, and accessible to women-owned and/or led businesses, including arbitration or mediation;</li> <li>• programs to support women’s entrepreneurship, such as training and/or mentoring, and business incubators and/or accelerators; and/or</li> <li>• grants or other financial support (including tax concessions) for women-owned and/or led businesses.</li> </ul>	<p><b>Partially meets assessment criteria</b></p> <p>The government has adopted 1–2 of the reforms outlined in the assessment criteria to support women entrepreneurs.</p>

- **Relevant legislation and policy**

- [Micro, Small, and Medium Enterprise Fiji – Policy Framework](#)

- **MSME policy and/or strategy**

In 2020, the government adopted the [Micro, Small, and Medium Enterprise Fiji – Policy Framework](#) that established MSME Fiji as a “central coordinating agency to support MSME development”.

MSME Fiji is “responsible to formulate, implement and enhance new and existing policies and strategies for the development of MSMEs”. However, to date, the government does not have a standalone MSME policy or strategy, although one is under development.

The MSME Fiji Policy Framework defines types of enterprises in terms of the value of annual turnover, namely micro (F\$0–F\$50,000), small (F\$50,000–F\$300,000) and medium (F\$300,000–F\$1,250,000). Through the bizFIJI portal, MSME Fiji provides a range of information and services for MSMEs including information on different types of businesses (e.g., sole trader, company, etc.); information and templates for a business plan and a cash flow statement; information on the Fijian Made program and how to apply; and contact information for MSME Fiji and other resources outside Suva.

- **Government programs to support MSMEs and/or entrepreneurship:**

MSME Fiji and other government agencies play a role in developing and implementing funding and technical support programs for MSMEs and entrepreneurship in Fiji. These government programs generally do not have explicit targets for women but often encourage participation by women, youth, and people with disabilities (PWD). However, there is limited sex-disaggregated data available regarding program applicants and recipients, and the government has not published data on program recipients categorized by sex, business type, size, location, etc.

Some key programs include:

- Young Entrepreneur Scheme (YES),
- Northern Development Programme (NDP),
- Integrated Human Resources Development Programme (IHRDPP),
- Improve Your Business training for women members of SPBD, and
- The FDB Small and Medium Enterprise Sustainability Package.

In addition to government programs, there are various initiatives in Fiji supporting women's entrepreneurship, often offered by different institutions and supported by development partners, Fijian business organizations, and informal communities. Most of these programs focus on idea-stage and early-stage entrepreneurs, providing technical assistance, training, and small grants for funding.

- **Competition policy and/or framework**

The Fiji Competition and Consumer Protection Policy was endorsed by the Cabinet in 2020. The Policy highlights reforms the Government intends to protect consumers, including specific provisions to protect women, rural dwellers, and other potentially disadvantaged groups. Since 2020, there has been work undertaken to draft a new competition and consumer protection bill. As of 2023, a bill has been drafted and consultations are ongoing with stakeholders including the Women Entrepreneurs Business Council (WEBC), other private sector associations, utility providers, and key government departments (Pacific Private Sector Development Initiative n.d.).

- **Simplified tax regime for MSMEs**

The Fiji Revenue and Customs Services (FRCS) offers a range of incentives to encourage investment in areas such as hotels, commercial agriculture and residential housing, mostly targeting large companies and investors. FRCS also advertises support to SMEs earning less than F\$500,000 such as stamp duty exemptions, support for VAT registration and a dedicated SME Support Centre in Suva that provides advisory services including business registration, lodgment of tax returns, and record keeping. FRCS reported that 13,283 SME operators benefited from government incentives of which 13,226 were sole traders although there is no sex-disaggregated data or information on the sector or size of the businesses (FCRS n.d.).

The corporate tax rate in Fiji is 20% for companies with an annual turnover of F\$1.25 million or less and increases to 26% for annual turnover between F\$1.25 million and F\$2 million and 30% for turnover exceeding F\$2 million (International Trade Council 2020). Fiji exempts from tax the income of micro and small enterprises engaged in agriculture, fisheries, or tourism sectors with a maximum threshold of F\$500,000 (Asian Development Bank [ADB] 2023).

- **Alternative dispute resolution mechanisms**

Dispute resolution occurs primarily within the court system in Fiji. However, under the 1944 Magistrates Court Act, each magistrate's court has an obligation to mediate disputes and seek settlement out of court (Section 28).

The 2007 Employment Relations Act (ERA) established a mediation unit to resolve disputes between employers and employees (Sections 167-173). A Mediation Services Unit is located in the Ministry of Employment, Productivity and Industrial Relations. The ERA also established the Employment Relations Tribunal under the Ministry of Justice.

There is no court in Fiji dedicated solely to commercial disputes; all courts can hear commercial disputes and the jurisdiction of different courts is determined by the value of the claims: small claims tribunal, claims under F\$5,000; magistrate's court, up to F\$50,000; high court, unlimited jurisdiction to hear/determine civil proceedings (ADB 2018).

### 3.4: Engaging the Informal Economy

Assessment criteria	Fiji country assessment
<p>The government has policies and programs in place to support those operating in the informal economy, including:</p> <ul style="list-style-type: none"> <li>• data, policies, and/or strategies that relate to the informal economy and/or informal businesses;</li> <li>• services and support for entrepreneurs operating in the informal economy, including grants or other financial support; and/or</li> <li>• infrastructure delivery or other services, such as improved market facilities, rural roads, electrification and/or lighting, security, and safe, efficient public transport.</li> </ul>	<p><b>Partially meets assessment criteria</b></p> <p>The government has policies and programs in place to support (directly or indirectly) those operating in the informal economy in 1–2 of the areas outlined in the assessment criteria.</p>

- **Relevant legislation and policy**

- [5-Year & 20-Year National Development Plan, 2017-2036](#)
- [National Gender Policy](#)
- [Fiji National Infrastructure Investment Plan, 2023-2034](#)

The government does not have a policy or comprehensive data on the informal economy, where many Fijian women work and/or operate businesses.

However, it has adopted an Infrastructure Investment Plan that prioritizes market upgrades and roads projects that directly and indirectly benefit women entrepreneurs.

Support for women entrepreneurs in the informal economy focuses on assisting them to formalize their businesses, as set out in the National Development Plan and the National Gender Policy and included in different government programs.

- **Policy on the informal economy**

The Government of Fiji does not have a standalone policy or strategy on the informal economy, however, there are several government policies and plans that reference the informal economy and women’s participation in it. The government’s [National Development Plan](#) sets out a goal to empower women to reach their full potential. A related policy to increase women’s participation in formal sector employment includes a strategy to “examine wage differentials and the drivers of inequity in wage setting and informal sector employment.”

The [National Gender Policy](#), under Gender Statistics and Research, identifies the need to “ensure the examination of sex and age disaggregated data and increase research on unpaid work in various sectors, including agriculture and family businesses, within the formal and informal contexts, as a basis for the allocation of resources for the training and development of unpaid workers.” However, there is no reference to the informal economy in the Women’s Plan of Action (WPA 2009–2018).

- **Data on informal employment and businesses:**

The 2016 Employment and Unemployment Survey contains the most recent data sets on informal employment. However, the government does not routinely collect data on informal businesses.

- **Government services and support to informal businesses**

The government prioritizes the formalization of businesses as part of its commitment to the development of the private sector. Some of the government programs to assist entrepreneurs cited in Section 3.3 (page 19) such as the Northern Development Programme (NDP), the Integrated Human Resources Development Programme (IHRDP), and the Micro and Small Business Grant (MSBG), have been instrumental in formalizing more than 40,000 MSMEs across Fiji (Government of Fiji 2019). During the COVID-19 pandemic, while most government assistance was restricted to registered businesses, the government did institute measures to assist people working in the informal economy including paying the market fees for about 8,000 market vendors, most of whom are women (ILO 2021). The Ministry of Women, Children and Social Protection (MWCSP) has a program that provides small grants up to F\$5,000 to individual women or groups of women working collectively to start up small informal businesses (ADB 2018).

- **National policy or plan for infrastructure development**

In 2023, the government adopted the Fiji National Infrastructure Investment Plan, 2023-2034 (NIIP) which includes a focus on to gender and social inclusion. Requests for funding for capital expenditure projects are required to include core information related to (i) project benefits (social, economic, environmental, gender), quantified if applicable and (ii) gender responsive budgeting (GRB)—for ministries where it is being implemented. The NIIP also strengthens the Public Sector Investment Programme (PSIP) with a requirement for an early-stage screening note for proposed investments, that includes information on social issues including gender.

In recent years, the government has made significant investments in upgrading road infrastructure, rural electrification, water, and sanitation, etc., that contributed to improving access to and market conditions for formal and informal businesses. A non-exhaustive sample includes:

- In 2022, the Government announced that municipal councils had completed upgrading projects in 12 municipal and mini markets (Prasad 2022). and the investment in 188 electrification projects completed since 2019, with additional projects planned to achieve 100% rural electrification (Nanuqa 2022).
  - The Ministry of Economy and the Fiji Roads Authority are, respectfully, the executing and implementing agencies for the ADB/World Bank-funded Fiji Transport Infrastructure Investment Sector Project that has been ongoing since 2015. The impact of the Project will be “improved access to markets, employment and social services” (ADB 2022). In 2010, the Ministry of Economy negotiated a concessional loan with China to upgrade roads in the Sigatoka Valley, reducing travel time to Suva markets for farms and market gardens in the region (AidData n.d.).
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## Dimension 4: Financial Inclusion and Access to Capital



- 4.1 Financial Legislation and Policy
- 4.2 Access to Capital
- 4.3 Retirement Funds

### 4.1: Financial Legislation and Policy

Assessment criteria	Fiji country assessment
<p>The government has adopted legislation or policies that will increase access to capital and/or financial services and products for women in both of the following areas:</p> <ul style="list-style-type: none"> <li>• A financial inclusion policy and/or strategic plan for government-owned banks includes objectives and targets to increase women’s access and use of financial services and product.</li> <li>• Policy and/or guidance requires financial institutions to collect and report sex-disaggregated data.</li> </ul>	<p><b><i>Meets or exceeds assessment criteria</i></b></p> <p>The government has adopted a financial inclusion policy and a policy that requires financial institutions to collect and report sex-disaggregated data.</p>

- **Relevant legislation and policy**

- [Fiji National Financial Inclusion Strategy, 2022-2030](#)
- [Minimum Requirements for the Provision of Disaggregated Data](#)

- **Financial inclusion policy**

The [Fiji National Financial Inclusion Strategy, 2022-2030](#) (NFIS) establishes a framework structured around four key priority pillars to advance financial inclusion, namely inclusive finance, digital financial services, MSME finance, and consumer protection and financial capability. The target groups for the NFIS include underserved women, youth, people with disabilities, people in rural areas and MSMEs. A situation analysis aligned with the priority pillars includes sex- and age-disaggregated data.

The priority pillars of the NFIS directly and indirectly address women’s financial inclusion, including:

- improving access to and use of inclusive financial products and services,
- using technological innovations to accelerate access to and use of digital financial services including development of a gender sensitive FinTech Ecosystem,
- promoting inclusive economic growth by improving access to finance for MSMEs, and
- promoting financial education and consumer protection.

With respect to the NFIS priority to improve access to and use of financial products by women, in mid-2023, the Reserve Bank of Fiji (RBF) initiated an in-depth supply-side assessment of financial products and services for vulnerable groups, specifically women and women-led MSMEs (RBF 2023). Since 2016, the RBF has also

prepared annual Financial Inclusion reports that track progress towards the priorities of the NFIS and include sex-disaggregated data on a range of indicators including participation in financial literacy training sessions.

- **Policy on sex-disaggregated data**

In 2019, the RBF established a policy on the Minimum Requirements for the Provision of Disaggregated Data that applies to all financial service providers (FSPs) licensed and supervised by the RBF.

FSPs are required to collect and report data on individual banking disaggregated by the core indicators of gender, age and location; and encouraged to include disaggregation by income, persons living with disabilities and educational attainment. While data is being collected by sex, age, and location, there remain gaps in data in the other areas. Further, these data are only available for individual customers with very few financial institutions collecting sex-disaggregated data on their MSME portfolio or the value of loans for individual borrowers.

The RBF 2020 Financial Services Demand Side Survey uses data disaggregated by sex, age, and location to document recent progress in women's financial inclusion, while highlighting persistent gender gaps.

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## 4.2: Access to Capital

Assessment criteria	Fiji country assessment
<p>Access to capital by women-owned businesses is facilitated and monitored through at least two of the following:</p> <ul style="list-style-type: none"> <li>• legislation that mandates equal access to property and inheritance,</li> <li>• a secured transactions framework,</li> <li>• loan products and financial services that are accessible or targeting women and/or women entrepreneurs, and/or</li> <li>• reporting of sex-disaggregated data on loans to MSMEs.</li> </ul>	<p><b>Meets or exceeds assessment criteria</b></p> <p>The government has facilitated access to capital by women-owned businesses in two or more of the listed areas.</p>

- **Relevant legislation and policy**

- [Inheritance \(Family Provisions\) Act](#)
- [Married Women's Property Act](#)
- [Personal Property Securities Act](#)

- **Equal rights to inheritance and land**

In law, Fijian women and men have equal rights to inherit assets from their parents and spouses, and to own immovable property, i.e., land. The 2004 [Inheritance \(Family Provisions\) Act](#) grants inheritance rights to sons and daughters and to male and female surviving spouses. The 1891 [Married Women's Property Act](#) grants equal rights to women and men to own immovable property and equal administrative authority over assets during marriage.

In *iTaukei* culture, women who are registered members of their clan (*mataqali*) share in the communal ownership of the clan's land but when they marry into another clan, they do not share the same rights to the land of their husband's clan, however they can retain the rights to their family's land. Given the communal ownership of the land it cannot be used as collateral but leases for the land can serve this purpose.

- **Secured transactions framework**

In 2017, the government adopted the [Personal Property Securities Act](#) that enables a secured transaction framework, to facilitate access to credit for businesses operated by women and others who are unable to use land as collateral. The framework allows loans to be secured against movable assets such as vehicles, crops, contracts, machinery, and other non-land assets. In 2019, the government launched the online [Fiji Personal Property Securities Registry](#) to assist lenders who will use it to register security interests over assets pledged as collateral. As of mid-2022, more than 79,500 security interests had been registered in Fiji.

The Fiji Development Bank (FDB) publicized in 2022 that it has adopted the agricultural value chain financing method and developed loan products for rice and ginger; and is working on dairy and other agricultural products (Pratap 2022).

The RBF [2021-2022 Annual Report](#) reported on lending using secured transactions. From 1 August 2021 to 31 July 2022 (Fiji fiscal year), the Personal Property Securities Register (PPSR) registered a total of 17,657 filings, an increase of 22% over the previous year. As of 31 July 2022, cumulative filings since the PPSR launched in 2019 were

more than 93,000. Women account for 14%; men, for 54%; joint accounts of equal male and female debtors, 14%; and, gender unknown, 18%. However, there is limited evidence that this has yet resulted in increasing lending to MSMEs.

- **Government and/or financial institutions loan products targeting women-owned businesses**

The Micro, Small and Medium Enterprise Credit Guarantee Scheme was established to encourage and expand private sector lending to MSMEs. The government guarantees, in general, 60% of loans up to F\$60,000 per business. To encourage women entrepreneurs, the government guarantees 75% of loans up to F\$75,000; the government pays the interest rate on women's loans for the first two years; and, as of 2022, the subsequent interest rate for women-owned MSMEs is a maximum of 3.99% (Baoa 2022). As of early 2022, the government reported a total of 5,471 approved loan applications; micro, small and medium enterprises accounted respectively for 47%, 31% and 13% (Baoa 2022). Sex-disaggregated data has only been collected since 2020, with 39 loans issued to women-owned businesses totaling F\$265,728.

Launched in 2022, the Fiji Development Bank (FDB), [FDB Loan for Women Entrepreneurs](#), is specifically designed for women entrepreneurs with registered MSMEs in operation for three months or more, to secure capital to expand those existing businesses. Women can apply online for loans for up to 3 years in amounts ranging from F\$1,000 to F\$5,000.

The Reserve Bank of Fiji (RBF) [Financial Strategic Development Plan, 2016-2025](#), has identified innovative approaches such as crowdfunding and peer-to-peer learning as potential ways to increase financing available to MSMEs. Other strategies that could benefit women include value chain financing and invoice financing.

- **Sex-disaggregated data on loans to MSMEs**

The [2022 Fiji National Financial Inclusion Report](#) notes a 5.7% gender gap in access to formal credit between males and females in 2021, representing a slight closing of the gap from 6.8% in 2020, although, as noted above, this refers to lending to individuals. Summary sex-disaggregated data on loans secured through movable assets is reported in RBF annual reports, as discussed in Section 4.1 (page 23). However, as reported to date, there is no publicly available information on the size, sector, or location of the businesses that secured loans.

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## 4.3: Retirement Funds

Assessment criteria	Fiji country assessment
<p>Legislation governing retirement funds includes two or more of the following provisions:</p> <ul style="list-style-type: none"> <li>• contributions from all sectors and types of employment are permitted,</li> <li>• contributions by informal workers are permitted,</li> <li>• de facto spouses have rights to access partner’s fund benefits, and/or</li> <li>• there is clarity on divorced spouses’ rights.</li> </ul> <p>In addition, there is evidence that retirement fund policies and operations support implementation of these provisions.</p>	<p><b>Meets or exceeds assessment criteria</b></p> <p>Legislation governing retirement funds includes two or more of the provisions outlined in the assessment criteria.</p>

- **Relevant legislation and policy**

- 2011 Fiji National Provident Fund Act

The Fiji National Provident Fund (FNPF) began operations as a pension fund in 1966. The legislation that is currently in force is the 2011 Fiji National Provident Fund Act.

The FNPF is a contribution fund that enables Fijians to save for retirement. Contributions are mandatory for all Fijians aged 15–55 years who earn wages or a salary in the formal sector. The majority of contributions (70%) are deposited into a Preserved Account that is reserved for a member’s retirement. The remainder (30%) is deposited in a General Account that can be used at any time to cover the costs of education, medical care, and funerals, as well as unemployment.

Fijians aged 18–54 years who are self-employed or work in informal employment may become voluntary FNPF members. FNPF also has a Minor Voluntary Membership Scheme for children between 6–18 years. FNPF has taken steps to attract women in the informal economy, including women market vendors, agricultural workers, small business operators and domestic workers, by releasing a mobile app that enables them to become members and make deposits (Pacific Private Sector Development Initiative 2022).

The Fiji National Provident Fund Regulations 2014 limit withdrawals to a member with the following exceptions: a person nominated by the FNPF member to make his or her funeral arrangements; and, in the case the FNPF member is incapacitated, a person who can provide a guarantee that he or she is an “appropriate person”, to receive payment on the beneficiary’s behalf (Sections 28–33).

The 2011 Fiji National Provident Fund Act stipulates that a member may nominate the following as beneficiary upon her/his death: her/ his spouse, parent or child or an individual who has been financially dependent on the member (Section 57). A beneficiary may include a *de facto* partner as a nominated beneficiary as recognized in Fiji under the Family Law Act, contingent on convincing the FNPF board of the validity of the relationship. However, divorced spouses or same-sex partners are not included as beneficiaries (PSDI 2022).

A working group has been established to consider reforms to the Fiji National Provident Fund Act including to improve access for those in the informal sector.

The 2018 National Employment Policy requires recipients of the Government's Micro and Small Business Grants (MSBG) Initiative to become FNPF members and make compulsory contributions. To the extent that women engaged in MSMEs in the informal economy are recipients of the MSBGs, this increases the proportion of women with social insurance.

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## Dimension 5: Participation in Key Economic Sectors



- 5.1 Sector Policies and Strategies
- 5.2 Gender Responsive Procurement
- 5.3 E-commerce
- 5.4 Trade Policy and Programs

### 5.1: Sector Policies and Strategies

#### Assessment criteria

Sector strategies or policies for at least the country's three largest sectors have specific measures and targets to increase opportunities and access for women and women-owned or led businesses in sectors, including:

- sex-disaggregated data or analysis on the role of men and women in the sector, including participation in key value chains and markets;
- specific measures or targets to increase opportunities and access for women as employees, entrepreneurs, and leaders; and/or
- gender-responsive budgets.

#### Fiji country assessment

#### **Partially meets assessment criteria**

At least one sector strategy and/or policy includes specific measures and targets to increase opportunities and access for women and women entrepreneurs.

- **Relevant legislation and policy**

- [Ministry of Industry, Trade and Tourism \(MITT\) Strategic Plan for 2018-2023](#)
- [Strategic Development Plan \(SDP\) for 2019-2023 \(Agriculture\)](#)
- [Policy for Gender in Agriculture 2022-2027](#)
- [Strategic Development Plan 2017-2030 \(Forestry\)](#)

Sectoral policies and/or strategies in several key economic sectors address gender equality and women's empowerment. However, with the exception of the Ministry of Agriculture that recently completed a gender-inclusive agricultural census and a gender policy, most policies and/or strategies are not based on substantive gender analysis with sex-disaggregated data, and most do not set out gender-sensitive indicators and targets, gender responsive budget allocations or timeframes. Another exception may be the forthcoming National Sustainable Tourism Framework that has engaged stakeholders in consultations that focused on issues of gender equality and women's economic empowerment.

There is ongoing work in Fiji to build institutional capacity throughout the Government to mainstream gender in policies, programs, and projects, through the MWCSP-led Gender Transformative Institutional Capacity Development Initiative (ICD) (see Section 1.3, page 8). A 2 year pilot (2021–2023) with nine ministries and

agencies focused on increasing knowledge of the rationale and importance of gender mainstreaming and skills such as gender analysis and gender responsive budgeting (GRB), with the ministries and agencies incorporating GRB into their FY2021–2022 budgets. In 2024, MWCSP will undertake a 5 year Phase 2 of the ICD, working with all government ministries and agencies.

- **Tourism**

Tourism is a key driver of economic activity in Fiji, contributing an estimated 26% of gross domestic product (GDP) and 36.5% of total employment<sup>2</sup> with women comprising 42% of the tourism workforce (PSDI 2021).

The Ministry of Tourism and Civil Aviation (MTCA) is developing the National Sustainable Tourism Framework (NSTF) to replace the Fijian Tourism 2021 plan. The NSTF development involved Public-Private Dialogues (PPDs) with key stakeholders in the tourism industry. One PPD discussed inclusivity in tourism, covering topics like gender equality, women-friendly policies, flexible work, childcare, sexual harassment, child-safe tourism, women’s leadership, and government and private sector initiatives in these areas.

The Tourism Fiji Corporate Plan 2022–2024 primarily focuses on promoting Fiji as a tourism destination. It commits to recognizing and supporting communities and entrepreneurs in tourism, with an emphasis on women and women-led businesses. It also aims to promote inclusive employment policies and increase women’s representation at management and board levels. However, there is no clear implementation strategy, budget allocation, or timeframe outlined for these gender commitments.

The Ministry of Industry, Trade and Tourism (MITT) Strategic Plan for 2018–2023 pledges to empower women and low-income earners through micro, small, and medium enterprises (MSMEs) and cooperatives. It includes strategies to encourage women, youth, and people with disabilities to participate in these businesses, with a KPI targeting an annual 35% increase in their representation in management positions. Additionally, it aims to create livelihoods for women, youth, communities, and clusters through sustainable community-based projects. However, other parts of the MITT Strategic Plan are not gender-responsive, lacking sex-disaggregated data, dedicated budget lines, or timeframes for actions targeting women and youth. The plan covers various areas, including production, international market access, tourism development, consumer protection, workforce development, and financial support services, without specific gender considerations.

- **Agriculture, forestry, and fisheries**

According to the World Bank (n.d), in 2022 the agriculture, forestry, and fisheries sector was 12.6% of GDP. The sector represents 3.3% of Fijians in paid employment (Fiji Bureau of Statistics 2019), with a significant number involved through the informal economy. In Fiji, responsibility for this sector is spread across three ministries—the Ministry of Agriculture and Waterways, the Ministry of Forestry, and the Ministry of Fisheries.

#### *Agriculture*

Agriculture is a key economic sector in Fiji with over 70,000 households and over 300,000 household members (51.7% men and 48.3% women) indicating agriculture is their main economic activity (Government of Fiji, Ministry of Agriculture and Waterways 2020). The Ministry of Agriculture and Waterways (MoA) has a series of plans and policies that outline its priorities including data and analysis on the role of women in agriculture. The Strategic

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<sup>2</sup> PSDI (2021) *Fiji: Pacific Tourism Sector Snapshot*. Sydney.

Development Plan (SDP) for 2019–2023, includes a priority to “increase farmer household income for sustainable livelihoods.” This priority aligns with national and international goals on gender equality and women’s empowerment. Key performance indicators (KPIs) include metrics related to the involvement of women and youth in MoA projects and cluster groups, as well as the employment of women as qualified extension advisors and researchers. Youth participation is also highlighted as a KPI in the strategic priority to “establish and improve commercial agriculture.” However, the SDP lacks dedicated budget lines for activities aimed at increasing the participation of women and youth, and it does not include a situation analysis with sex- or age-disaggregated data.

The 2020 Fiji Agricultural Census (FAC) provides comprehensive data on various agricultural activities, disaggregated by sex, age, and geographic location. It includes a Gender Analysis Report focused on women’s crop cultivation and livestock raising issues. The FAC data helps establish baselines for the SDP and allows for adjustments to KPIs and targets.

Building on the FAC findings and the Gender Analysis Report, the MoA has developed a Policy for Gender in Agriculture 2022–2027, aligning with the National Gender Policy (NGP), Transformative Gender Mainstreaming Institutional Capacity Development Initiative (ICD), and the Sustainable Development Goals (SDGs). This gender policy covers various agricultural activities of both women and men and emphasizes tools and strategies for change, including gender-disaggregated data, gender analysis, gender-inclusive programs, and gender-responsive planning and budgeting.

The policy objectives include promoting equality of access to economic resources, information, technology, training, and representation and/or participation in decision-making. It also focuses on effective gender mainstreaming in agriculture ministries by enhancing their capacity. The policy has an M&E framework with indicators linked to SDG targets, baselines, and means of verification. Additionally, Plans of Action have been developed for the Ministries of Agriculture, Forestry, and Fisheries, connecting specific actions with objectives, outcomes, and targets.

### *Forestry*

The Ministry of Forestry Strategic Development Plan 2017–2030 (SDP) is closely aligned with Fiji’s National Development Plan, Green Growth Framework and its work on REDD+, all of which prioritise gender equality, as well as Fiji’s commitments to the United Nations Framework Convention on Climate Change (UNFCCC) and the SDGs.

The SDP is structured in terms of six priority areas, one of which, stewardship, has several outcomes that involve women and youth. An outcome to support commercial development and businesses related to the forestry sector includes, as a key performance indicator (KPI), a 2% increase in the number of businesses owned by women and youth in the sector by 2030. An outcome to foster awareness and social responsibility includes gender equality issues, with a KPI to develop a Gender Balance Guideline.

However, the SDP does not include a situation analysis or other disaggregated data; and there is no timeframe or budget.

### *Fisheries*

In 2018, the Fiji Women in Fisheries Network released the National Stocktake of the Institutional and Enabling Mechanisms that Support Gender in Fisheries in Fiji. The report identified a number of gaps, including the lack of centralization of sex-disaggregated data in the sector, and made a series of recommendations to increase women’s

participation in fisheries including diversification of women’s activities and strengthening engagement of gender focal officers.

There is some data and analysis of the role of women within the fisheries sector. The Ministry of Fisheries annual report includes sex disaggregated data on the percentage of men and women in various types of fishing.

In 2019, the government launched the Strategic Development Plan 2019 – 2029 to support a sustainable fisheries sector. This document is not available online so analysis of the extent to which the strategy includes specific measures and target for women’s increased participation was not possible.

In 2023, the Fiji Women in Fisheries Network released a call for action to increase the voice of women in fisheries including a priority to increase the availability of gender-disaggregated data to inform policy and service delivery.

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## 5.2: Gender Responsive Procurement

Assessment criteria	Fiji country assessment
<p>The government has adopted gender-responsive procurement legislation, policy, and/or programs that include specific measures to promote and enable women-owned and/or led businesses to participate in public procurement processes for goods and services, such as:</p> <ul style="list-style-type: none"> <li>• advertisements for public tenders include text encouraging submissions by women-owned businesses,</li> <li>• women-owned businesses participate in information and/or training sessions on developing submission for public tenders,</li> <li>• an inclusive evaluation framework is used, and</li> <li>• sex-disaggregated data on public procurement outcomes is gathered and reported.</li> </ul>	<p><b><i>Does not meet assessment criteria</i></b></p> <p>Public procurement policy and processes include no specific mention or provisions for women-owned and/or led businesses</p>

- **Relevant legislation and policy**

- [Procurement Regulations](#)
- [Procurement Policy Framework](#)

In Fiji, the [Procurement Regulations](#) and the [Procurement Policy Framework](#) are not explicitly gender-responsive. However, a guiding principle of procurement to promote open and fair competition amongst suppliers and contractors specifies that the “procurement policy framework is non-discriminatory implying that one rule applies to all”. The [Fiji Procurement Office \(FPO\)](#) website provides links to tips and sourcing guidelines for government agencies. A tip related to open and fair competition encourages agencies to not unfairly discriminate against and to provide appropriate opportunities for small and medium enterprises (SMEs). The website also includes a video providing information and guidance to potential suppliers that could be accessed by those with low literacy. Other materials are gender neutral.

The FPO facilitates a one-day training on “managing tender and procurement excellence” targeted to members of Tender Evaluation Committees. There is no indication that the training promotes gender-responsive procurement and there is no available data on participation in training.

The [FPO Annual Reports](#) provide extensive data on procurement activities disaggregated by procurement category (goods, services, works), contract value, types of goods/services, and country of origin. The reports do not have sex-disaggregated data.

### 5.3: E-commerce

#### Assessment criteria

The government has established a legal, regulatory, and policy environment to promote e-commerce that includes specific targets to support the participation of women-owned and/or led businesses, such as improving access to digital infrastructure, training, and mentorship.

#### Fiji country assessment

***Does not meet assessment criteria or there is insufficient evidence to make an assessment***

Government policies and strategies on e-commerce make no mention of women and/or gender equality.

- **Relevant legislation and policy**

- None in place.

Fiji currently lacks a specific e-commerce policy or strategy (Pacific Islands Forum Secretariat 2020), although the Ministry of Commerce, Trade, Tourism and Transport is working with the Pacific Digital Economy Programme (PDEP), being implemented by several UN agencies, to develop a national e-commerce strategy (United Nations Conference on Trade and Development 2022). In early 2023 it was reported an e-commerce strategy was “in the pipeline” (Azeemah 2023). A national e-commerce readiness assessment for Fiji was completed in December 2020 but includes no specific data, analysis or recommendations relating to the role of women in e-commerce in Fiji.

## 5.4: Trade Policy and Programs

Assessment criteria	Fiji country assessment
The government has adopted a trade policy and/or programs that include specific measures and targets to increase women-owned businesses' participation in trade and access to international markets, such as identifying and addressing barriers, training, or encouraging women's business networks.	<p><b>Partially meets assessment criteria</b></p> <p>The government has adopted a trade policy and/or programs that reference women and women-owned and/or led businesses but they do not include specific measures or targets.</p>

- **Relevant legislation and policy**

- [Fijian Trade Policy Framework \(2015-2025\)](#)
- [Trade Enhancement Programme Standard Policy](#)
- [National Export Strategy Standard Policy](#)

The [Fijian Trade Policy Framework \(2015-2025\)](#) includes a policy objective “to facilitate the mainstreaming of gender, environmental protection and other related policies to ensure coordination and policy coherence”. Recognizing “the importance of fostering increased participation of women in business and international trade”, the framework states the Government will work towards using trade policies to complement inclusive growth; for instance, to enhance gender mainstreaming, the mid-term review of the framework “will take into account gender aspects when analyzing the performance of current trade agreements”.

Other policy objectives are not gender responsive including objectives to increase value-addition activities, to assist domestic firms to increase their levels of competitiveness in domestic and international markets, to facilitate the growth of MSMEs, to support the improvement of trade related infrastructure or to facilitate capacity development in priority sectors.

The framework includes limited (and outdated) sex-disaggregated data on the global gender gap. It does not include any analysis of women-owned businesses, the sectors in which women operate businesses, sex-disaggregated data, or analysis of the role of women in trade or any specific targets for women's participation in trade.

In 2017, the government ratified the World Trade Organisation (WTO) 2014 [Trade Facilitation Agreement \(TFA\)](#). While a gender-neutral document as written, measures in the TFA are cited as positive for women, including improved access to internet, reduced corruption and bribery, and formalisation and growth of MSMEs (ADB 2019).

The [Trade Enhancement Programme \(TEP\)](#) was introduced in 2022 to assist new and existing Fijian-owned micro enterprises to enhance their services through receipt of a maximum grant of F\$500. The [TEP Standard Policy](#) states the TEP is intended to create employment opportunities for Fijians who lost jobs due to COVID-19, to encourage movement from the informal to formal sector, to promote training/awareness on financial literacy and to encourage entrepreneurship among youth, women and PWD. Criteria for funding include the commercial viability of the micro enterprise, employment creation, ventures with a social dimension that support economic empowerment of women and PWD, and enterprises with strong backward and forward linkages. As of early 2023, more than 1,900 Fijians had applied for TEP assistance and 69% of recipients have been women (Chand 2023).

The National Export Strategy (NES) provides up to F\$100,000 to established Fijian MSMEs that are exporters or businesses on the verge of exporting, to procure machinery or items for value addition or diversification, infrastructure development, enhancement of standards and penetrating emerging export markets. The NES Standard Policy issued in 2022 also notes that since the inception of the NES, the program had assisted 112 exporters.

Investment Fiji, the trade and investment promotion arm of the Government, provides potential investors from Fiji and elsewhere with information about opportunities and related incentives in different sectors. Women have been and continue to be well represented in several of these sectors, including the growing area of commercialized agriculture and fisheries; business process outsourcing services and ICT; manufacturing, e.g., the garment industry; health care; and tourism. The site also provides information on export markets for Fijian goods and services.

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## Dimension 6: Technology and the Future of Work



### 6.1 Digital Access, Legislation, and Policy

#### 6.2 Planning for the Future of Work

## 6.1: Digital Access, Legislation, and Policy

Assessment criteria	Fiji country assessment
<p>The government has adopted legislation, policy, or programs to support women and girls' digital access, including two or more of the following:</p> <ul style="list-style-type: none"> <li>the collection, analysis, and publication of sex-disaggregated data on digital access including smart phone ownership and internet use;</li> <li>information and communication technology (ICT) and/or broadband policy or programs that include specific measures and targets to reach women including in rural and remote areas;</li> <li>programs to promote digital literacy and ICT education for women and girls; and/or</li> <li>the development and implementation of policies, legislation, regulations, or institutions to address ICT-mediated abuse (intimidation, harassment, violence, surveillance, fraud, and/or illegal data retention) and to strengthen protection measures and reporting procedures.</li> </ul>	<p><b>Meets or exceeds assessment criteria</b></p> <p>The government has adopted legislation, policy, or programs to support women and girls' digital access in two or more of the areas outlined in the assessment criteria.</p>

- **Relevant legislation and policy**

- Policy Directions and Strategies for the Development and Growth of Information and Communication Technology
- National Broadband Policy
- National Broadband Action Plan 2011-2016
- Online Safety Act

- **Data on ICT use**

The government does not publish sex-disaggregated data on ICT use on a regular basis.

The 2021 Multiple Indicator Cluster Survey (MICS), prepared by the Fiji Bureau of Statistics (FBOS) in collaboration with UNICEF, provides sex-disaggregated data for people aged 15–49 years on the use of ICT (computer, internet, mobile phone) and ICT skills. The data sets are also disaggregated by urban or rural, division, age group, education, functional difficulties, and wealth index quintile.

- **National ICT policy**

An ICT Policy, Policy Directions and Strategies for the Development and Growth of Information and Communication Technology, adopted by the government in 2004 targeted e-business as well as e-government

although it appears most efforts were focused on e-government (International Telecommunications Union [ITU] 2013).

The gender-neutral policy identified three pillars, with an objective to enable e-government, e-business and “community e-powered”. With respect to e-business, the policy targeted e-commerce initiatives related to banking, airline/travel tickets, third party insurance and “selected retail markets”; and support and mentoring for small and medium enterprises (SMEs). However, based on a 2013 review, it appears that most of the resulting work focused on e-government. The government is cited as understanding that this policy needed review and updating due to significant changes in the ICT environment (ITU 2013).

To promote the development of information and communications technologies for education (ICT4E) initiatives at the school level, the government commits 15% of the school grant budget to ICT4E interventions and introduced a levy on all telecommunications providers (ADB 2018b).

In 2011, the government adopted a gender-neutral National Broadband Policy and the National Broadband Action Plan, 2011–2016 (Government of Fiji, Ministry of Information 2011). The policy framework sought to promote the use of broadband technology to optimize economic and commercial benefits. The plan included initiatives to establish a new free-to-air TV station, establish three telecentres, and provide broadband access to all primary and secondary schools by 2016.

In 2017, the government adopted a National Broadband Plan to the goal to provide affordable and accessible broadband services to all Fijians including in remote communities; the plan set a target to provide at least 98% of the population with access to high-speed broadband internet by 2022 (Techsphere2 2023).

- **Programs to build digital literacy skills**

Since 2014, the Ministry of Education has integrated digital literacy into the primary and secondary curricula. In April 2023, the Ministry of Communication announced a partnership with the International Telecommunications Union and the United Nations to develop a month-long training program for up to 50 women and girls to be trained in digital skills. The announcement noted that this training program would be the first of a series of training programs tailored to women and girls (Prasad 2023b).

- **Legislation/strategies to address/prevent ICT-related abuse:**

In 2018, the Government adopted the Online Safety Act that protects against harmful online behavior such as cyber stalking, cyber bullying, revenge porn, and internet trolling. The act establishes the Online Safety Commission (OSC) that is mandated to receive and investigate complaints from individuals who have received or believe they have been the target of electronic communication intended or likely to cause harm. The commission may serve notice requesting the removal of offensive material and/or, because it does not have the authority to prosecute people, refer the matter to the High Court. If convicted, individuals are liable for a maximum penalty of F\$20,000 and/or five years imprisonment; corporate bodies are liable for a maximum penalty of F\$50,000 and/or seven years imprisonment.

The OSC website has a page that allows people to report abuse, and that provides a monthly summary of complaints received by the Commission including data on the total number and distributions by the platforms where abuse occurred, how complaints were lodged with the OSC, the type of abuse, and information about complaints including sex, age group and location (Division). There is no ability to cross-reference statistics for different categories, i.e., type of abuse by sex.

However, it is not possible to review reports from previous months and the most recent information currently on the webpage is for May 2021. Further, while the webpage also provides information on the status of complaints (resolved, insufficient information or referred), there is no information available for referred cases indicating the type of abuse, sex and/or age of the victim or about the outcome, i.e., whether and what type of civil or criminal remedies.

The OSC works with secondary schools and universities across Fiji to increase digital literacy as part of a strategy to promote online safety. The [OSC website](#) reports that this has occurred at 17 schools or campuses.

The Ministry of Education reports sex-disaggregated data annually on incidents cyber bully and other forms of gender-based violence in primary and secondary schools.

The Fiji Police Force (also have a [Cyber Safety Program](#) to train and upskill its officers on the current trends of cybercrime and various types of criminal activities online.

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## 6.2: Planning for the Future of Work

Assessment criteria	Fiji country assessment
<p>The government has:</p> <ul style="list-style-type: none"> <li>a national employment policy and/or strategy (or similar); and/or</li> <li>education and training programs in place for emerging and/or changing employment opportunities (e.g., labor mobility schemes, migration, green jobs, business offshore processing) that includes specific measures to support women to take up these opportunities.</li> </ul>	<p><b>Meets or exceeds assessment criteria</b></p> <p>The government has a national employment policy and/or strategy (or similar) in place that identifies specific measures to support women’s participation in emerging and/or changing employment opportunities.</p>

- **Relevant legislation and policy**
  - [Fiji National Employment Policy](#)
  - [Green Growth Framework for Fiji](#)

- **National employment policy**

In 2018, the government adopted the [Fiji National Employment Policy \(NEP\)](#) in response to commitments under the [ILO Employment Policy Convention, 1964 \(No. 122\)](#) ratified by Fiji in 2010. The NEP is also aligned with policy commitments of the National Development Plan (NDP) and with the SDGs.

The NEP recognizes that economic growth alone is not sufficient to increase employment opportunities, in particular paid work; it also provides options for people that prefer other types of employment such as starting a business, self-employment or investing. The NEP is inclusive, focusing on specific policy priorities and strategic actions to create employment opportunities for (i) young women and men, including the school-to-work transition, (ii) disabled persons and the elderly, including public transport, universal design and accessibility in workplaces, promoting employment through social enterprises, enforcing employment quotas for physically disabled people in workplaces and introducing a tax rebate for organizations that employ physically disabled people and the elderly, and (iii) eliminate child labor in workplaces.

With respect to gender, a policy priority of the NEP is to promote greater gender equality in employment and working conditions. Strategic actions include (i) reducing occupational segregation by offering women more training and employment in non-traditional jobs, (ii) making it easier for women to enter the paid workforce by providing and/or subsidizing childcare and family-friendly arrangements such as flex time and part-time work options, (iii) addressing the gender pay gap in the public and private sectors, and (iv) greater enforcement of sexual harassment policies in the public and private sectors.

The NEP also sets out policy priorities for promoting (i) self-employment in the formal economy, (ii) access to overseas employment opportunities, (iii) more income generating opportunities for those reliant on subsistence activities for their livelihoods, i.e., the informal economy. In this latter instance, strategic actions focus on creating new opportunities for self-employment, providing skills training for both self-employment and paid work, increasing access to credit, monitoring the implementation of the Government’s Micro and Small Business Grants Initiative and requiring recipients to become members of the Fiji National Provident Fund.



A policy priority of the NEP is the promotion of green jobs and related skill sets including science, technology, engineering, and mathematics (STEM) skills, in order to maximize the employability of students. To this end, it calls for periodic review of education and training curricula to ensure they remain up-to-date and the development of programs to attract entrants to STEM subjects. The NEP is neutral on the participation of girls/women and boys/men in these programs.

- **Science, Technology, Engineering and Mathematics (STEM)**

The Ministry of Women, Children and Social Protection (MWCSP) and the Ministry of Education, Heritage and Arts (MEHA) were vocal supporters of the 2019 initiative of Graduate Women Fiji (GWF) to conduct a STEM Camp for young girls from urban informal settlements. The Fiji National University (FNU) has partnered with GWF to conduct one-day events to encourage girls/young women to pursue STEM education. The Ministry of Education has promoted STEM education through Science Challenge events conducted at primary and secondary schools.

There are no sex-disaggregated data on enrolment in STEM education, *per se*. However, data on secondary enrolment in applied technology courses are heavily skewed towards boys (Ministry of Education, Heritage and Arts n.d.).

- **Green jobs**

The 2014 [Green Growth Framework for Fiji](#) mirrors the National Development Plan with respect to prioritizing inclusive social development. More specifically the framework identifies measures to address a challenge related to the low participation of women through economic empowerment and roles in decision making at all levels. This includes:

- (i) in the short term, the identification of green growth opportunities in the WPA;
- (ii) in the medium term, an increase in economic empowerment programs, such as micro finance; and
- (iii) in the longer term, the integration of gender concerns and perspectives in sustainable development policies and programs.

- **Labor mobility**

A strategy on labor mobility is under development.

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## Dimension 7: Leadership, Voice, and Consumer Rights



- 7.1 Strategies for Women’s Leadership
- 7.2 Planning for the Future of Work
- 7.3 Promotion of Consumer Rights

### 7.1: Strategies for Women’s Leadership

Assessment criteria	Fiji country assessment
<p>The government has put in place measures to increase women’s representation in leadership, including within state-owned enterprises, in two or more of the following areas:</p> <ul style="list-style-type: none"> <li>• policies and/or programs to support increased recruitment and promotion of women;</li> <li>• gender targets or quotas; and/or</li> <li>• policies and/or programs to build capacity and support women’s leadership positions e.g. training, mentoring, and networking.</li> </ul> <p>In addition, the national average proportion of women directors and senior managers is 30% or above.</p>	<p><b>Partially meets assessment criteria</b></p> <p>The government has put in place at least one of the measures outlined in the assessment criteria and/or the national average proportion of women directors and senior managers is below 30%.</p>

- **Relevant legislation and policy**
  - [National Development Plan](#)
  - [Open Merit Recruitment and Selection Guideline](#)

The government has not achieved the target of women holding 30% or more of director and senior manager positions set out in the National Development Plan.

The government has adopted open merit guidelines for civil service recruitment and, in recent years, has made some notable promotions of women. However, in 2023, the proportion of women who are Permanent Secretaries is 24% compared with 35% in the previous government.

The average proportion of women on the boards of state-owned enterprises (SOEs) and privately listed companies fluctuates. The most recent data suggest that while the proportion of boards with no women has declined, the proportion of boards with fewer than 30% women and the proportion of women who are board chair has also declined significantly.

- **Targets and quotas for women’s leadership**

The [National Development Plan](#) (NDP) identifies targets as indicators of achievement of SDG 5.5, ensuring

women’s full and effective participation and equal opportunities for leadership at all levels of decision-making in political, economic and public life. These include the following: (i) by 2018, women account for 30% of the Members of Parliament (MPs); and (ii) by 2021, 35% of the positions of Director for SOEs are women.

There are no quotas or temporary special measures for women’s leadership in Fiji.

- **Promotion of women’s representation in leadership roles**

In 2016, as part of civil service reforms, the Government adopted the Open Merit Recruitment and Selection Guideline (OMRS) that defines transparent, accountable procedures for the recruitment and promotion of civil servants. This has resulted in increases in women employed in the public sector and, to some extent, an increase in women in senior leadership positions. In general, the focus of women’s leadership programs in Fiji is their representation among elected Members of Parliament (MPs) and senior management in the public sector, including women appointed to senior sub-national government positions.

- **Women in business leadership**

A 2021 study found that women’s representation on SOE Boards grew from 5% in 2015 to 21% in 2020 but declined to 12% in 2021, significantly below the NDP target (PSDI 2021b). Among 50 organizations including SOEs, publicly listed companies and other private organizations, gender parity on boards was 12%. 27% of boards had no female members and 51% had fewer than 30% female membership (PSDI 2021b). However, a 2023 report by the Fiji Women’s Rights Movement (2023) found that the women’s participation on state boards and commissions had decreased between 2020 and 2023. The most recent round of appointments to the boards of state-owned enterprises has seen an increase in the representation of women from 21% to 30% (Government of Fiji, Ministry of Public Enterprise n.d.).

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## 7.2: Voice in Private Sector Policy and Planning

Assessment criteria	Fiji country assessment
Dedicated bodies exist to represent women in business, and women and/or women’s groups are members of consultative committees or are routinely consulted in the development of private sector policies, strategies, and action plans.	<p><b>Partially meets assessment criteria</b></p> <p>Dedicated bodies representing women in business exist or women and/or women’s groups are consulted in the development of private sector policies, strategies, and action plans on an ad-hoc basis.</p>

- **Relevant legislation and policy**

- None in place.

The government has engaged in nationwide consultations for the development of key policies and strategies that affect women’s opportunities in private sector development such as the National Development Plan and sector plans in agriculture and tourism. In addition, there are women’s organizations that actively monitor and make submissions to the government about legislation, policies and/or strategies, and the annual budget.

However, the government does not have a comprehensive policy and/or strategy to engage diverse stakeholders, nor does it have a mechanism to provide oversight of private sector development (although that has been recommended).

- **National private sector development policy**

Fiji does not have a national private sector development policy. However, the 5-Year and 20-Year National Development Plan, 2017-2035 (NDP) is premised on strengthening the private sector and its role in collaboration with government to achieve goals related to economic and social development of the country.

The development of the NDP involved extensive, nationwide consultations with the private sector, civil society, community groups, government, and the general public. The NDP document does not identify any specific individuals or groups that were consulted. However, women’s organisations such as the Fiji Women’s Rights Movement (FWRM) made formal submissions to the NDP planning process.

- **National mechanisms to provide oversight of private sector development**

Fiji does not have any national mechanism that provides advice or oversight for private sector development, or for monitoring and/or review of private sector policies and/or plans. A recent IFC (2022) private sector diagnostic study notes that while the government has taken some steps to initiate discussions with the private sector, there is a “scarcity of effective public-private dialogue (PPD) mechanisms to ensure adequate private sector participation in Government of Fiji’s shaping of regulations that affect the business community.” The study recommends that the Ministry of Commerce, Trade, Tourism and Transport assume a (strengthened) role in dealing with the private sector. The discussion of this issue does not include specific mention of engaging women.

## 7.3: Promotion of Consumer Rights

Assessment criteria	Fiji country assessment
The government has policies, legislation, and regulations to promote gender inclusive consumer rights and protections, including measures to prohibit discriminatory practices based on sex or gender, a transparent and accessible consumer complaints and redress mechanism, and sex-disaggregated data on complaints received and resolved.	<p><b>Partially meets assessment criteria</b></p> <p>The government has consumer protection policies, legislation, and/or regulations in place but they include no specific measures to prohibit discriminatory practices and/or there is limited sex-disaggregated data on complaints or gender inclusive promotion and upholding of consumer rights.</p>

- **Relevant legislation and policy**

- [Consumer Council of Fiji Act 1976](#)
- [Fijian Competition and Consumer Commission Act 2010](#)
- [Complaints Management Policy for the Reserve Bank of Fiji](#)

As noted in Section 3.3 (page 19), a new competition and consumer protection policy is under development. The previous Competition and Consumer Protection Policy Statement included specific reference to “women, rural and disadvantaged consumers” requiring additional care and attention in relation to understanding and supporting their rights as consumers.

Fiji has two independent statutory authorities responsible for promoting consumer rights. The Consumer Council of Fiji (established under the Consumer Council Act 1976 and the Fijian Competition and Consumer Commission (FCCC) (established under the Fijian Competition and Consumer Commission Act 2012). Both organizations have responsibility to promote consumer rights and awareness and can receive complaints. Consumer complaints relating to the financial sector are handled by the Reserve Bank of Fiji.

The [Consumer Council of Fiji \(CCF\)](#) seeks to ‘improve consumers’ ability to make informed decisions’ through a range of strategies including community outreach and education, social media and multi-lingual news, radio, and TV programs. According to the most recent report, the CCF registered 3,549 complaints with over 80% successfully resolved (CCF 2019). CCF reporting includes sex-disaggregated data on community outreach but not on complaints received and resolved.

The [FCCC Strategic Plan 2018-2023](#) outlines four strategic goals including ensuring that “consumer[s] in Fiji are offered goods and services that are safe and are provided with adequate and accurate information about goods and services.” Advocacy and awareness of consumer rights is noted as a continuing priority, but the strategic plan does not include any specific actions or targets relating to consumer rights awareness or education. FCCC reports on the number of complaints received and resolved each year but, as of the most recent annual report, this data is not sex disaggregated.

The RBF established the [Complaints Policy Framework](#) in 2010 as part of its consumer protection mandate. The policy outlines the process and delegations relating to complaints handling but includes no specific provisions of accessibility by of women or other marginalized groups to the complaints handling system. The [RBF Financial](#)

Inclusion report 2022 notes that RBF successfully resolved 92.3% of complaints against financial institutions but does not provide sex disaggregated data on complaints.

In Fiji, consumer complaints can be lodged in several ways, including through toll-free numbers, mobile apps, Facebook, websites, in writing, email, and in-person, making the system relatively accessible. However, with neither agency tracking sex disaggregated data on complaints received and resolved it is difficult to determine if the awareness raising and complaints systems are equally accessible for men and women.

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## 4. SUMMARY AND RECOMMENDATIONS

The Government of Fiji has in place many of the prerequisites for a gender-inclusive private sector enabling environment, including national legislation and policies that (i) support the equal participation of men and women in the private sector and (ii) seek to better understand and further enhance economic opportunities for women through strategies such as gender-responsive budgeting and financial inclusion. With legislation and policy in place across most of the assessment dimensions, focused attention must be put on implementation, monitoring, and review of these measures to ensure they are being properly implemented and are yielding the intended benefits. Limited attention has been paid to increasing the opportunity for women-owned businesses to participate in public tender processes and planning for their participation in the digital economy.

Opportunities exist to create a more gender-inclusive private sector enabling environment through the continued rollout of gender analysis and implementation of specific targets and activities in key sectors—such as tourism, forestry, and fisheries—to increase women’s workforce participation and entrepreneurial activity. Women’s entrepreneurship could also be boosted by better data on MSMEs in Fiji and streamlined business registration and compliance processes.

The Government of Fiji is taking steps to understand future employment and entrepreneurship opportunities created for men and women through trade, labor mobility, and emerging sectors relating to technology and green energy.

The following priority actions are recommended to support a more gender-inclusive private sector enabling environment in Fiji:

1

Further strengthen systems to collect and publish sex-disaggregated data, including reliable and centralized data on MSMEs that is made available to government agencies, the private sector, and development partners to inform evidence-based policy and programming.

2

Review business registration information and systems to be more accessible to all Fijians, including through measures such as translating information and forms into other languages and conducting outreach in areas that lack connectivity to utilize online platforms (such as maritime and rural areas).

3

Finalize and implement legislative and policy reform to expand the provision of quality, affordable, and accessible care services in Fiji.

4

Review the national procurement policy to identify and implement strategies to increase the participation of women-owned businesses, including through the expansion of existing small business training opportunities and the revision of processes for submission and scoring proposals.

5

Progress plans to develop a national women’s economic empowerment action plan to coordinate whole-of-government efforts to address the structural barriers faced by women engaging in the private sector and broader economy.

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# UNLOCKING POTENTIAL A GENDER INCLUSIVE PRIVATE SECTOR FRAMEWORK FOR THE PACIFIC

## FIJI COUNTRY ASSESSMENT

There is growing awareness that promoting women's economic empowerment makes good business sense. Yet legal, regulatory, and policy barriers persist that prevent women's full and equal participation in Pacific private sectors. This report proposes a new framework, designed to measure and improve gender inclusivity in the private sector in the Pacific. The PSDI Gender Inclusive Private Sector (GIPS) framework serves as a practical checklist for Pacific governments and institutions to measure progress and identify areas where further improvements are needed. This document provides an assessment of the private sector enabling environment in Fiji, based on the criteria outlined in the GIPS framework.

### About PSDI

PSDI is a technical assistance program undertaken in partnership with the Government of Australia, the Government of New Zealand, and the Asian Development Bank. PSDI supports ADB's 14 Pacific developing member countries to improve the enabling environment for business and to support inclusive, private-sector led economic growth. The support of the Australian and New Zealand governments and ADB has enabled PSDI to operate in the region for more than 15 years and assist with more than 300 reforms.



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